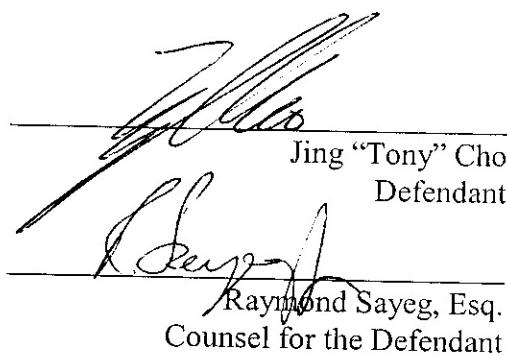

UNITED STATES DISTRICT COURT
FOR THE
DISTRICT OF MASSACHUSETTS

UNITED STATES OF AMERICA)
)
v.) Criminal No. 03-CR-10401-RWZ
)
JING "TONY" CHO)

WAIVER OF INDICTMENT

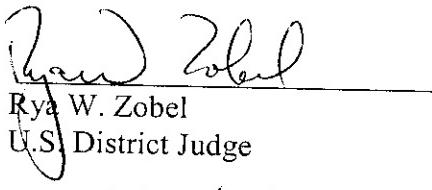
I, JING "TONY" CHO, the above-named defendant, who is accused of knowingly making a false entry in a book, report or statement of an insured bank with the intent to deceive such bank and its offices on August 27, 2001, being advised of the nature of the charge, the proposed information, and my rights, hereby waive in open court on January 21, 2004 prosecution by indictment and consent that the proceeding may be by information instead of by indictment.



Jing "Tony" Cho
Defendant

Raymond Sayeg, Esq.
Counsel for the Defendant

Before:



Rya W. Zobel
U.S. District Judge

1/21/04